

Information to identify the case:

Debtor 1	<u>Jeffrey Charles Sharrar</u>	Social Security number or ITIN	xxx-xx-6416
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jennifer Marie Sharrar</u>	Social Security number or ITIN	xxx-xx-1637
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-10475-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey Charles Sharrar

Jennifer Marie Sharrar

11/18/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ♦ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ♦ some debts which the debtors did not properly list;
 - ♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ♦ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jeffrey Charles Sharrar
Jennifer Marie Sharrar
Debtors

Case No. 17-10475-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Nov 18, 2022

User: auto
Form ID: 3180W

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Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Jeffrey Charles Sharrar, Jennifer Marie Sharrar, 383 Reigel School Road, Rimersburg, PA 16248-6527
cr	+ 4 Your Car Connection, 7082 US 322, Cranberry, PA 16319-3110
14418750	+ 4 Your Car Connection Inc, 7082 US 322, Cranberry, PA 16319-3110
14418754	Central Financial Control, Po Box 66044, Dallas, TX 75266-0872
14418759	+ Djed Anesthesia Associates, 1 Hospital Drive, Clarion, PA 16214-8501
14418761	First Premier Bank, 601 South Minneapolis Avenue, Sioux Falls, SD 57104
14418766	+ Primary Health Network, 100 Shenango Avenue, PO Box 716, Sharon, PA 16146-0716
14636642	+ Rimersburg Borough Municipal Authority, 27 Main Street, Rimersburg, PA 16248-4333
14418767	+ Rui Credit Services Inc, Po Box 1349, Melville, NY 11747-0421
14418768	+ Saint Louise University Hospital, 3635 Vista Avenue, Saint Louis, MO 63110-2500

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 19 2022 04:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 18 2022 23:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 19 2022 04:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 18 2022 23:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/Text: ECMCBKNotices@ecmc.org	Nov 18 2022 23:53:00	ECMC, ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	+ Email/PDF: resurgentbknofications@resurgent.com	Nov 19 2022 00:00:40	LVNV Funding, LLC its successors and assigns as as, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14418751	+ Email/Text: bcnofications@pheaa.org	Nov 18 2022 23:53:00	Aes / Pnc / National, PO Box 61047, Harrisburg, PA 17106-1047
14418752	+ EDI: LCIBAYLN	Nov 19 2022 04:53:00	Bayview Financial Property Trust, 4425 Ponce De Leon Boulevard, 4th Floor, Coral Gables, FL 33146-1873
15259028	+ Email/Text: michael@car-llc.com	Nov 18 2022 23:53:00	CAPITAL ASSET RECOVERY, PO BOX 192585, DALLAS, TX 75219-8523

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14418753	+ EDI: CAPITALONE.COM	Nov 19 2022 04:53:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14418756	+ EDI: COMCASTCBLCENT	Nov 19 2022 04:53:00	Comcast Cable, 1701 John F. Kennedy Boulevard, Philadelphia, PA 19103-2899
14418757	+ EDI: CONVERGENT.COM	Nov 19 2022 04:53:00	Convergent Outsourcing, Inc, Po Box 9004, Renton, WA 98057-9004
14418758	+ Email/Text: bdsupport@creditmanagementcompany.com	Nov 18 2022 23:54:00	Credit Management, LP, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14636641	EDI: DISCOVER.COM	Nov 19 2022 04:53:00	Discover Bank, PO Box 8003, Hilliard, OH 43026
14774848	Email/Text: ECMCBKNotices@ecmc.org	Nov 18 2022 23:53:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14418760	+ Email/Text: bknotice@ercbpo.com	Nov 18 2022 23:54:00	ERC / Enhanced Recovery Corp, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14418755	EDI: JPMORGANCHASE	Nov 19 2022 04:53:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14418762	^ MEBN	Nov 18 2022 23:51:24	KML Law Group PC, BNY Mellon Independence Center, 701 Market Street, Suite 500, Philadelphia, PA 19106-1541
14705444	Email/PDF: resurgentbknofications@resurgent.com	Nov 19 2022 00:00:41	LVNV Funding, LLC its successors and assigns as, assignee of NCO Portfolio Management, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14418763	Email/Text: camanagement@mtb.com	Nov 18 2022 23:53:00	M & T Bank, Po Box 844, Buffalo, NY 14240
14680034	Email/Text: camanagement@mtb.com	Nov 18 2022 23:53:00	M&T Bank, PO Box 1288, Buffalo, NY 14240
14696909	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 18 2022 23:53:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14418764	+ Email/Text: Bankruptcies@nragroup.com	Nov 18 2022 23:54:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
14418765	+ Email/Text: bncnotifications@pheaa.org	Nov 18 2022 23:53:00	P H E A A / HCB, Attn: Bankruptcy, 1200 North 7th Street, 3rd Floor, Harrisburg, PA 17102-1419
14648319	+ Email/Text: bncnotifications@pheaa.org	Nov 18 2022 23:53:00	PHEAA, PO Box 8147, Harrisburg PA 17105-8147
14694833	EDI: PRA.COM	Nov 19 2022 04:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14420084	+ EDI: RECOVERYCORP.COM	Nov 19 2022 04:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14692498	+ EDI: JEFFERSONCAP.COM	Nov 19 2022 04:53:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14418769	+ EDI: RMSC.COM	Nov 19 2022 04:53:00	Synchrony Bank / JCPenneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14701618	^ MEBN	Nov 18 2022 23:51:19	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T BANK
cr		Rimersburg Borough Municipal Authority, 27 Main Street, Rimersburg

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cr *+ PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Jeffrey Charles Sharrar dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Jennifer Marie Sharrar dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com
James M. Greenfield	on behalf of Creditor Rimersburg Borough Municipal Authority greenfieldlaw@dalewoodardgent.com
James M. Greenfield	on behalf of Creditor 4 Your Car Connection greenfieldlaw@dalewoodardgent.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

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